

The complaint

Mrs B believes that only some of the money she brought to a Barclays Bank UK PLC (Barclays) branch was deposited into her account. She believes the rest was stolen.

What happened

On 5 October 2020, Mrs B visited a Barclays branch and used an automatic teller machine (ATM) to deposit an amount of money that at the time she believed to be £1,000. The money got stuck in the machine and a member of staff removed money from the machine in the back of the branch. Mrs B says the money wasn't counted out before her. The member of staff confirmed to Mrs B that she was depositing £1,000 and it was paid into her account.

When Mrs B was at home, she realised the envelope she'd taken into the branch should've had £2,000 in it. She realised she had got two envelopes confused.

A complaint was logged, and Barclays sent a final response. It said that having reviewed the closed-circuit television (CCTV) and the cash machine reports, it didn't believe the cashier had stolen Mrs B's money. It couldn't share the CCTV as it thought this would be a breach of General Data Protection Regulations.

Mrs B wasn't happy she hadn't been able to review the CCTV herself and wanted a third party to check this to see if there was evidence that £1,000 had been stolen by Barclays so she came to us.

The investigator viewed the CCTV and didn't think there was any evidence to say Barclays had made an error in how it had handled her complaint.

Mrs B didn't agree. She raised several questions mainly about the CCTV and what could be seen and the processes that would normally be followed in the event of cash getting stuck in an ATM.

The investigator issued a second view. He set out in detail the timeline of the footage he had viewed. He said that from 12:03:40, when the notes were removed, until 12:05:10, when the member of staff returns to the desk, he was always able to see all the cash. So, he found it unfeasible that £1,000 had been removed from the machine and not shown to Mrs B, based upon the CCTV he had seen. He found it reasonable that the cash was counted on a counting machine immediately after being removed from the ATM by the member of staff. This is because it would be important for a member of staff to make sure all money removed from an ATM was accurately checked as quickly as possible. Barclays keeps the counting machine next to the two ATMs for this reason – which he thought was a reasonable thing for it to do. So, he didn't think he'd expect it to do anything more about this.

On the CCTV he'd seen the money counted twice by the counting machine. This gave him confidence the member of staff was making sure an accurate count was made. He thought the reason the notes weren't counted in front of Mrs B - as she thought they should have been - was that she had already confirmed the amount of money she was looking to deposit was £1,000. The member of staff was confident the amount she had removed from the ATM

was £980 (with the additional £20 she still had). And as the amounts matched, he thought the member of staff was happy to pay it directly into her account without further delay to her.

In order to uphold the complaint, he said he would need to see enough evidence that the member of staff removed £1980 from the ATM and kept £1,000 of it from Mrs B. And based on the information available to him, he thought that there was no evidence to show a member of staff doing this. Mrs B mentioned that she had envelopes of money at her house with £1,000 and £2,000 in but couldn't provide any evidence to say the envelope she brought in that day contained £2,000. So, on balance of probabilities, he thought that the amount of money in the envelope she brought to the branch was £1,000 and that was what was paid into her account by the member of staff. He therefore didn't recommend the complaint be upheld.

Mrs B didn't agree and asked several questions which are concerned with what normal practice in the circumstances that occurred that day is and around what can and can't be seen on the CCTV.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mrs B has asked a series of questions. The implication of Mrs B's questions is that if the member of staff didn't follow the standard process for dealing with such incidents or the CCTV doesn't prove only £1,000 was deposited then I should find in her favour. That isn't right. I need to look at all the evidence and decide what is most likely to have happened.

I think the case is solved by asking one question: *Do I think it is more likely than not that all the money Mrs B tried to deposit using the ATM was deposited into her account that day?* The answer to that question is: yes. This is also the answer I'm confident Mrs B would have given if I'd asked her as she left the branch.

Even after watching the CCTV I can't be certain how much money Mrs B was seeking to deposit. But I don't have to be certain I have to come to a decision based on what I think is most likely to have happened. If Mrs B's version of events is to be believed a member of staff realising that she was trying to deposit £2,000 but understanding she only thought, she was depositing £1,000 quickly stole the additional £1,000. That is, of course, possible. But it requires someone to be both dishonest and incredibly quick thinking. It also needs someone to be very confident that at no point would either the CCTV or Mrs B pick up on their theft. Compared to that version of events, I must consider that Mrs B was right initially, she did only bring £1,000 into the branch to deposit. And having looked at all the evidence I just think it is most likely she brought only £1,000 in to deposit into her account. Nothing in the CCTV or the statements from either her or the bank employees persuades me otherwise.

Mrs B is unhappy that the cash wasn't counted in front of her. I think it would have been better if it had been. But the fact that it wasn't doesn't persuade me that Mrs B brought in £2,000.

Mrs B has also asked whether the member of staff followed the bank's policy. I haven't asked to see the policy because I'm not persuaded that even if the policy wasn't followed to the letter, I would change my mind. As I said above, I just think it is more likely that Mrs B is mistaken about the envelope contents.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 11 May 2021.

Nicola Wood
Ombudsman